
State:	Arkansas	Filing Company:	Starmount Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.500 Other		
Product Name:	StarLife Gold - Interest Rate		
Project Name/Number:	/		

Filing at a Glance

Company:	Starmount Life Insurance Company
Product Name:	StarLife Gold - Interest Rate
State:	Arkansas
TOI:	L04I Individual Life - Term
Sub-TOI:	L04I.500 Other
Filing Type:	Form
Date Submitted:	11/13/2012
SERFF Tr Num:	STAR-128766978
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	
Implementation	01/01/2013
Date Requested:	
Author(s):	Belle Lucas, Natka Varisco, Ruston Woolley, Jennifer LeGlue
Reviewer(s):	Linda Bird (primary)
Disposition Date:	11/26/2012
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

State:	Arkansas	Filing Company:	Starmount Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.500 Other		
Product Name:	StarLife Gold - Interest Rate		
Project Name/Number:	/		

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 11/26/2012
	State Status Changed: 11/26/2012
Deemer Date:	Created By: Natka Varisco
Submitted By: Natka Varisco	Corresponding Filing Tracking Number:

Filing Description:

We are submitting an informational filing to advise you of the Valuation Interest Rate Change on the following products:

Product Name Policy Form Number Approval Date SERFF Filing number

ValueLife Gold 32-001 12/5/2008 STAR-125904769

StarLife Gold 21-001 12/4/2006 STAR-125010980

SelectLife 51-001 8/23/2006 USPH-6SQJ6M898/00-00/00-00/00

GIWL 42-001 11/30/2010 STAR-126916255

The Interest rate on the above listed products will change from 4% to 3.5%. This change will become effective on new policies issued beginning January 1, 2013.

I have attached a revised Speculations page highlighting the new interest rate.

All other product design features are identical to those of the forms previously approved.

Company and Contact

Filing Contact Information

Ruston Woolley, Compliance Specialist	rustonb@starmountlife.com
8485 Goodwood Blvd.	225-400-9247 [Phone]
Baton Rouge, LA 70806-7878	225-610-1447 [FAX]

Filing Company Information

Starmount Life Insurance Company	CoCode: 68985	State of Domicile: Louisiana
7800 Office Park Boulevard	Group Code:	Company Type:
Baton Rouge, LA 70809	Group Name:	State ID Number:
(225) 926-2888 ext. [Phone]	FEIN Number: 72-0977315	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00

SERFF Tracking #: STAR-128766978

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company: Starmount Life Insurance Company

TOI/Sub-TOI: L04I Individual Life - Term/L04I.500 Other

Product Name: StarLife Gold - Interest Rate

Project Name/Number: /

Retaliatory? No

Fee Explanation:

Per Company: No

Company	Amount	Date Processed	Transaction #
Starmount Life Insurance Company	\$50.00	11/13/2012	64852650

SERFF Tracking #:	STAR-128766978	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	Starmount Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.500 Other		
Product Name:	StarLife Gold - Interest Rate		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/26/2012	11/26/2012

SERFF Tracking #:	STAR-128766978	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	Starmount Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.500 Other		
Product Name:	StarLife Gold - Interest Rate		
Project Name/Number:	/		

Disposition

Disposition Date: 11/26/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	StarLife Gold		Yes

State:	Arkansas	Filing Company:	Starmount Life Insurance Company
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.500 Other		
Product Name:	StarLife Gold - Interest Rate		
Project Name/Number:	/		

Form Schedule

Lead Form Number:									
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		StarLife Gold	21-001R-AR	SCH	Revised	Previous Filing Number:	STAR-125010980		21-001 spec pages revised AR.pdf
						Replaced Form Number:			

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

STARMOUNT LIFE INSURANCE COMPANY

OWNER:

[John Doe]

BENEFICIARY:

[Mary Doe]

PREMIUM CLASS:

[Standard]

POLICY DATE:

[January 1, 2006]

TERMINATION DATE:

[January 1, 2044]

BENEFITS AND PREMIUMS:

<u>FORM #</u>	<u>BENEFIT PERIOD</u>	<u>PREMIUM PERIOD</u>	<u>INITIAL ANNUAL PREMIUM</u>	<u>INITIAL MONTHLY PREMIUM</u>
21-001	Age 95	Age 95	[\$490.00] This premium is guaranteed for 1 year.	[\$40.83]

VALUATION BASIS: Commissioners 2001 Standard Ordinary Ultimate Mortality Table Age Last Birthday, with Interest at [3.5%].

CASH VALUE AND NON-FORFEITURE BASIS: Commissioners 2001 Standard Ordinary Ultimate Mortality Table Age Last Birthday, with interest at [5%]

Monthly premiums under \$10.00 will be billed quarterly.

INSURED:

[John Doe]

AGE & SEX:

[57 Male]

SMOKING STATUS:

[Non-tobacco]

POLICY NUMBER:

[L1234567]

DEATH BENEFIT:

[\$20,000]

SERFF Tracking #:	STAR-128766978	State Tracking #:		Company Tracking #:	
State:	Arkansas	Filing Company:	Starmount Life Insurance Company		
TOI/Sub-TOI:	L04I Individual Life - Term/L04I.500 Other				
Product Name:	StarLife Gold - Interest Rate				
Project Name/Number:	/				

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	n/a		

		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	n/a		

		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	n/a		